Table I.F.13 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018

the employer contributed to an riox of an riox by firm size and selected characteristics. Officed states, 2010										
Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees		
United States	24.8%	7.8%	10.1%	17.6%	21.5%	31.2%	11.2%	27.5%		
Industry group **										
Agric., fish., forest.	14.6%*	2.5%*		15.7%*	3.3% *	33.0% *	6.5% *	16.7%*		
Mining and manufacturing	25.7%	10.3%*	8.1%*	16.5%	27.3%	30.0%	9.7%	28.1%		
Construction	14.5%	4.5% *	12.2%	17.4%	16.2%	14.4%	12.4%	15.9%		
Utilities and transp.	26.0%	6.6%*	18.2% *	19.2%	22.7%	29.1%	20.8%	26.6%		
Wholesale trade	25.6%	6.1%*	4.6% *	18.9%	23.7%	35.8%	9.4%	30.0%		
Fin. svs. and real estate	31.8%	9.6%*	6.9% *	31.3%	23.3%	38.0%	11.8%	34.5%		
Retail trade	32.8%	7.0%*	8.9%*	14.8%	12.9%	44.2%	8.9%	36.9%		
Professional services	23.2%	7.9%	12.3%	19.1%	24.2%	26.5%	12.1%	25.4%		
Other services	19.6%	9.2%*	10.3%	12.3%	16.1%	25.8%	10.0%	21.7%		
	19.076	9.270	10.576	12.576	10.176	23.076	10.076	21.70		
Ownership										
For profit, incorporated	26.9%	9.2%	8.9%	17.6%	20.7%	35.1%	10.7%	30.3%		
For profit, unincorporated	21.7%	4.5%*	10.7%	15.8%	23.0%	29.1%	9.5%	25.3%		
Nonprofit	18.7%	6.6%*	19.9%	20.2%	22.4%	16.9%	17.7%	18.8%		
Age of firm										
Less than 5 years	11.6%	8.1%*	11.0% *	13.0%	13.0% *	12.0%*	9.4%	13.6%		
5-9 years	15.1%	5.3%*	6.1%*	18.9%	16.3%	28.7%	11.4%	18.0%		
10-19 years	16.4%	8.2%	9.1%	12.1%	24.8%	17.6%	8.9%	20.5%		
20 or more years	27.1%	8.5%	11.2%	19.8%	21.8%	31.9%	12.5%	28.9%		
Multi/single status										
2 or more locations	29.3%	4.4%*	14.8%	20.7%	23.0%	31.5%	13.6%	29.6%		
1 location only	14.9%	7.9%	9.7%	16.8%	19.1%	19.1%	11.0%	18.7%		
Percent full-time employees										
Less than 25%	20.6%	13.2%*	4.6% *	7.7%*	6.0%	30.5%	8.3%*	23.0%		
25-49 %	22.1%	9.7%*	6.6% *	12.6%	26.2%	26.3%	9.5% *	24.4%		
50-74 %	26.5%	5.7%*	7.5% *	14.2%	25.0%	33.8%	8.5%	29.8%		
75% or more	24.8%	8.0%	10.6%	18.5%	21.0%	31.2%	11.6%	27.4%		
	24.070	0.070	10.070	10.070	21.070	31.270	11.070	27.470		
Union presence										
No union employees	23.8%	7.4%	9.9%	17.7%	21.5%	31.5%	11.0%	27.0%		
Has union employees	28.8%	18.4%*	14.8%*	16.3%*	20.7%	30.6%	16.9%	29.2%		
Percent low-wage employees										
50% or more low-wage	22.0%	3.5% *	5.3% *	8.1%	13.9%	30.7%	6.0%	24.0%		
Less than 50% low-wage	25.2%	8.2%	10.5%	18.8%	22.7%	31.3%	11.6%	28.0%		
Percent women employees										
Less than 25%	20.7%	7.3%	10.9%	17.4%	20.7%	27.9%	11.1%	24.3%		
25-49 %	28.6%	7.1%*	9.2%	20.4%	22.7%	34.7%	11.4%	31.0%		
50-74 %	28.0%	9.0%	11.1%*	15.7%	22.7%	34.3%	11.7%	30.2%		
75% or more	20.4%	7.9%	8.6%	17.5%	19.7%	24.0%	10.7%	22.3%		
Percent age 50 or older employe	ees									
Less than 25%	22.1%	5.9%	8.8%	14.7%	18.6%	32.5%	9.3%	25.7%		
25-49 %	27.7%	8.6%	11.8%	19.8%	24.2%	31.4%	13.5%	29.2%		
50-74 %	22.1%	9.9%	9.6%	22.6%	21.8%	27.0%	12.0%	25.3%		
75% or more	16.4%	10.6%	14.0% *	15.2%*	16.0% *	23.0%	12.5%	19.8%		

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

^{**} Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.13 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2018

insurance plan where the emp	noyer com	inbuted to an	IIOA OI all III	A by IIIIII SIZE	and selected	Cilaracterist	ics. Officed St	ates, 2010
Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.61%	1.06%	1.07%	1.04%	1.11%	0.96%	0.65%	0.71%
Industry group **								
Agric., fish., forest.	5.35%*	2.21%*		10.00%*	2.53% *	12.88%*	4.46%*	6.75%*
Mining and manufacturing	1.36%	5.07%*	2.54%*	2.74%	3.07%	1.88%	1.82%	1.53%
Construction	1.64%	1.86%*	2.94%	3.47%	3.86%	3.11%	1.96%	2.38%
Utilities and transp.	2.27%	5.21%*	8.11%*	5.61%	6.43%	2.77%	5.40%	2.45%
Wholesale trade	2.97%	3.65%*	1.88%*	3.47%	3.66%	5.60%	1.79%	3.61%
Fin. svs. and real estate	1.77%	3.48%*	2.17%*	4.96%	3.42%	2.37%	2.21%	1.98%
Retail trade	2.80%	3.51%*	5.60%*	3.02%	2.35%	3.65%	2.48%	3.10%
Professional services	0.89%	1.73%	2.09%	1.97%	1.95%	1.34%	1.20%	1.04%
Other services	1.32%	2.81%*	2.50%	2.21%	2.85%	2.11%	1.47%	1.57%
Other services	1.32%	2.0170	2.30%	2.2170	2.00%	2.1170	1.4770	1.37 %
Ownership								
For profit, incorporated	0.78%	1.41%	1.24%	1.26%	1.34%	1.19%	0.77%	0.91%
For profit, unincorporated	1.23%	1.37%*	2.40%	2.44%	2.80%	2.02%	1.31%	1.53%
Nonprofit	1.20%	3.37%*	4.45%	2.85%	2.56%	1.55%	2.53%	1.29%
Age of firm								
Less than 5 years	1.88%	3.15%*	3.56% *	2.97%	4.61% *	5.23% *	1.92%	3.17%
5-9 years	1.71%	2.06%*	2.22%*	3.24%	3.75%	6.42%	1.89%	2.70%
10-19 years	1.39%	1.85%	1.73%	1.77%	3.43%	2.98%	1.02%	2.06%
20 or more years	0.71%	1.67%	1.63%	1.44%	1.23%	0.99%	0.98%	0.78%
Multi/single status	0.000/	2.070/ *	2.700/	2.400/	4.070/	0.070/	4.000/	0.040/
2 or more locations	0.80%	3.87%*	3.72%	2.19%	1.37%	0.97%	1.89%	0.81%
1 location only	0.72%	1.07%	1.12%	1.18%	1.82%	4.06%	0.69%	1.26%
Percent full-time employees								
Less than 25%	2.94%	6.36% *	3.88% *	4.29% *	1.64%	4.17%	3.04% *	3.32%
25-49 %	1.79%	7.67%*	4.85% *	3.10%	4.56%	2.46%	2.89% *	2.05%
50-74 %	1.67%	2.23%*	2.44% *	3.02%	3.35%	2.46%	1.57%	1.92%
75% or more	0.69%	1.19%	1.20%	1.17%	1.24%	1.09%	0.74%	0.80%
Union presence								
No union employees	0.66%	1.00%	1.08%	1.07%	1.15%	1.17%	0.65%	0.80%
Has union employees	1.47%	10.36%*	6.86%*	4.92%*	4.00%	1.64%	5.04%	1.51%
Percent low-wage employees								
50% or more low-wage	1.48%	1.58%*	2.97%*	1.89%	2.05%	2.19%	1.66%	1.63%
Less than 50% low-wage	0.66%	1.13%	1.13%	1.14%	1.24%	1.05%	0.70%	0.78%
Less than 50% low-wage	0.0070	1.1370	1.1370	1.1470	1.24/0	1.0570	0.7070	0.7070
Percent women employees								
Less than 25%	0.99%	1.78%	1.61%	1.78%	1.99%	1.96%	1.05%	1.29%
25-49 %	1.15%	2.26%*	2.19%	2.38%	2.57%	1.53%	1.43%	1.28%
50-74 %	1.40%	2.27%	3.33% *	2.09%	2.15%	2.03%	1.57%	1.55%
75% or more	1.07%	2.19%	1.98%	2.23%	2.14%	1.68%	1.35%	1.25%
Percent age 50 or older employe	ees							
Less than 25%	0.84%	1.44%	1.53%	1.33%	1.50%	1.55%	0.88%	1.04%
25-49 %	0.99%	2.39%	2.01%	1.93%	1.92%	1.33%	1.34%	1.07%
50-74 %	1.26%	2.59%	2.19%	3.14%	2.55%	2.13%	1.61%	1.57%
75% or more	2.40%	2.94%	5.64% *	5.09%*	5.00% *	5.67%	2.58%	3.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

^{*} Figure does not meet standard of reliability or precision.

⁻⁻ Data suppressed due to high standard errors or few reported values in cell.

^{**} Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.